



## U.S. Department of Housing and Urban Development

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MAR 12 2013

Cathy Buono, Director of Finance  
Community Development Department  
Springfield City Hall, 36 Court Street  
Springfield, MA 01103

Dear Ms. Buono:

Subject: 2011-2012 Consolidated Annual Performance and Evaluation Report (CAPER)  
Affirmatively Furthering Fair Housing

We are writing to acknowledge receipt of the City's correspondence received on March 11, 2013.

During the course of our review of the City's 2011-2012 Consolidated Annual Performance and Evaluation Report (CAPER) we provided the results of a review by the HUD office of Fair Housing and Equal Opportunity (FHEO) to the City. The City's response to FHEO review recommendations has been forwarded to that office.

The City is reminded that a copy of this letter should accompany all copies of their CAPER. We look forward to continuing to work with you and your staff in the coming year. If you have any questions regarding this letter, please contact Paula Newcomb at 617-994-8378.

Sincerely yours,

A handwritten signature in black ink, appearing to read "R. D. Shumeyko", is written over a horizontal line.

Robert D. Shumeyko  
Director

HUD Office of Fair Housing and Equal Opportunity, Region 1

*Office of Housing*  
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THE CITY OF SPRINGFIELD, MASSACHUSETTS

March 7, 2013

Robert D. Shumeyko  
Director, Community Planning and Development  
New England Regional Office  
US Department of Housing and Urban Development  
Thomas P. O'Neill, Jr. Federal Building  
10 Causeway Street, 3rd Floor  
Boston, MA 02222-1092

Dear Bob:

Thank you for your January 3, 2013 letter approving the City of Springfield's Consolidated Annual Performance and Evaluation Report (CAPER) for program year July 1, 2011 to June 30, 2012.

Your letter notes the need for the City to update its Analysis of Impediments to Fair Housing (AI). I am pleased to let you know that the City has engaged the Pioneer Valley Planning Commission (PVPC) to undertake this work. Through a HUD Sustainable Communities grant, PVPC has recently undertaken a regional fair housing and equity assessment.

In conversations that I have had with Paula Newcomb, she has suggested that the City revise and update the section entitled Affirmatively Furthering Fair Housing. The City has completed that revision, and the revised CAPER section for program year July 1, 2011 to June 30, 2012 is enclosed with this letter.

Sincerely,

A handwritten signature in black ink, appearing to read 'Geraldine McCafferty'. The signature is fluid and cursive, with a large initial 'G'.

Geraldine McCafferty  
Director

Cc: Paula Newcomb

## **HUD REPORTING REQUIREMENTS**

### **A. Affirmatively Furthering Fair Housing**

The CDBG program contains a regulatory requirement to affirmatively further fair housing based upon HUD's obligation under Section 808 of the Fair Housing Act, and CDBG regulations also require that CDBG grantees certify that they will affirmatively further fair housing. The HOME program also requires that jurisdictions affirmatively further fair housing.

In support of these regulations, HUD's CPD Department also requires CD grantees, including entitlement communities like Springfield, to document Affirmatively Furthering Fair Housing AFFH actions in their annual CAPERs. Grantees must:

- Conduct an analysis to identify impediments to fair housing choice within the jurisdiction;
- Take appropriate actions to overcome the effects of any impediments identified through the analysis; and
- Maintain records reflecting the analysis and actions to eliminate impediments to fair housing choice.

In order to comply with these regulations and requirements, the City of Springfield conducted a Fair Housing planning process in 2001, which included completion of an analysis of impediments to fair housing. In 2003, the City of Springfield's Office of Community Development revised its analysis of impediments (AI) with the help of MBL Housing and Development Inc., a consultant hired based on direction from HUD.

In 2006, the City of Springfield augmented this AI with additional analysis and creation of measurable action steps. A DRAFT AI was made available for public review as part of the public review process for the 05-06 CAPER, and it was sent for review and comment to organizations that are directly or indirectly involved with affirmatively furthering fair housing in the region. A copy of the final AI was included in the City's FY06-07 Action Plan.

The City will undertake an updated AI in 2013. As part of a regional Sustainable Communities Initiative, the Pioneer Valley Planning Commission is collecting and analyzing data related to regional impediments to Fair Housing. The City intends to work with PVPC to update its AI.

An overview of the impediments found in the 2006 AI and a list of actions taken during the FY11-12 program year to address the impediments are detailed below.

### **IMPEDIMENTS FOUND**

The following impediments to fair housing in Springfield were identified in the AI:

- a. Lack of extensive amounts of undeveloped land;
- b. Imbalance between rental and homeownership in various neighborhoods;
- c. Presence of deteriorated privately-owned properties which are vacant or not actively managed;
- d. Evidence of predatory lending and redlining;
- e. Existing patterns of segregation;
- f. Language barriers and cultural differences; and
- g. The age of the housing stock and the prevalence of lead-based paint hazards.

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### **ACTIONS TAKEN TO ADDRESS IMPEDIMENTS**

The City of Springfield has taken positive steps to affirmatively further fair housing and to address the impediments to fair housing identified in the AI. The following summary indicates the City's status toward these strategies. The first section lists the strategies contained in the 2006 AI, and the City's progress regarding these strategies. The second section identifies additional strategies that the City has undertaken to affirmatively further fair housing.

#### ***Section 1***

- 1. Encourage infill/new construction of units suitable for homeownership on the scattered plots of land that remain available for development, particularly in neighborhoods where the homeownership rate is low.**

- *Old Hill Revitalization*

The Old Hill neighborhood, close to downtown, is made up of affordable single- and two-family homes, but many of the homes are distressed and the homeownership rate is only 32%. The neighborhood has historically been Black (74% in 1980), but has become diverse over time: in 2010, the population was 23% White, 45% Black, less than 1% Asian, and 47% Hispanic.

Beginning in 2003, the City has partnered with the Old Hill Neighborhood Council, HAP Housing, Springfield Neighborhood Housing Services, Habitat for Humanity, and Springfield College in an effort to strategically revitalize the

neighborhood. Together, the partners have committed to developing 100 new or rehabilitated energy-efficient homes for first-time homebuyers.

In 2009, the City was awarded federal Neighborhood Stabilization Program funds, and, as part of its planning for use of these funds, determined that the Old Hill neighborhood had been particularly hard-hit by the foreclosure crisis and had the most concentrated level of blight in the City. Based on this analysis, the City focused the majority of NSP funding in Old Hill, and accompanied the NSP-funded redevelopment with other focused city actions to address neighborhood conditions, including targeted code enforcement, increased demolition, and funding to Rebuilding Together to provide assistance with home repairs and improvements.

Through these combined efforts, the City and its partners have produced almost 50 new or substantially rehabilitated homes to date within the neighborhood, all of which have sold to owner-occupants, and have reduced the amount of blighted homes.

- *Development of homeownership opportunities in Neighborhood Revitalization Strategy Areas (NRSAs)*

The City has designated three areas as NRSAs: Old Hill and Six Corners; the South End; and the North End (Memorial Square and Brightwood). Each of these are neighborhoods with low rates of homeownership, low household incomes, and populations which are majority Black and/or Latino.

The City focuses all of its funding for homeownership development in these neighborhoods.

**2. Implement balanced housing strategy: encourage homeownership throughout the City, with an emphasis on neighborhoods where homeownership rates are low and in neighborhoods that have little minority representation.**

*The City has undertaken the following strategies to increase homeownership throughout the City:*

- *Provide downpayment assistance for first-time homebuyers*

The City provided homebuyer assistance—deferred 0% interest loans—in the amount of \$3000 to 82 income-eligible first-time homebuyers purchasing homes within the City in FY2011-2012. The City has found that the program is frequently a tool that enables people of color to purchase their first homes (in

2011-2012, 49% of assisted households were Hispanic and 29% were African-American). The City has structured its homebuyer assistance program to be used in any of the City's seventeen neighborhoods.

- *Market all City Neighborhoods through Buy Springfield Now*

The City uses general fund revenue to support the Buy Springfield Now marketing program, which provides service, lending and retail incentives to households purchasing a home in the City. The campaign also conducts coordinated open houses, where potential buyers can qualify for prizes by viewing city homes available for sale. The Buy Springfield Now events have included homes built as part of the Old Hill revitalization.

- *Affirmative marketing*

All housing units developed or rehabilitated with HOME or NSP assistance are required to be marketed to 'those persons least likely to apply.' HOME and NSP developers are required to provide copies of their affirmative marketing plans to the City.

*The City has undertaken the following strategies to encourage homeownership in neighborhoods with low rates of homeownership:*

- *Enhanced Downpayment Assistance.*

The City worked with the Massachusetts Housing Investment Corporation (MHIC), Springfield Neighborhood Housing Services, HAP Housing and the North End Housing Initiative to use Neighborhood Stabilization Program and other funds to provide larger amounts of downpayment assistance to households purchasing in the Old Hill, Six Corners, and the South End neighborhoods, each of which is a neighborhood with very low homeownership rates. The larger amounts of downpayment assistance available in these neighborhoods are for the purpose of encouraging homebuyers who might otherwise be reluctant to purchase a home in a neighborhood where the majority of homes are renter-occupied.

- *Historic home rehabilitation*

Within the City's core neighborhoods, which are predominantly renter-occupied, there are many historic homes which are in need of repair. When these homes become City-owned due to foreclosure for non-payment of taxes, the City makes the properties available, on a competitive basis, for homeownership. Through a

request for proposals process (RFP), the City seeks bids for the particular historic property, along with CDBG funds that may be used for property rehabilitation.

*Homeownership in neighborhoods with little minority representation:*

Changing demographics over the last several decades have shifted populations in Springfield neighborhoods so that there are no longer neighborhoods that are exclusively white and, in fact, most neighborhoods are made up of a diverse population. The chart on page 13 demonstrates the changing demographics of City neighborhoods. There are only three neighborhoods in the City where whites make up more than 60% of the population (Indian Orchard 66%, Sixteen Acres 71%, and East Forest Park 84%). Twenty-eight percent of first-time homebuyers who received assistance from the City in FY 2011-2012 purchased homes in these neighborhoods; 12% of the purchases were in East Forest Park.

**3. Pursue strategies to address abandoned properties through demolition and/or redevelopment.**

The City has several inter-related programs to address abandoned and/or distressed properties. The activities undertaken in these programs are concentrated in neighborhoods that are predominantly rental and have higher-than-average populations of Latinos and African-Americans.

- *Code Enforcement and legal action*

The City's Housing and Building Department undertake both responsive and proactive code enforcement. Through these efforts, these departments condemn units and building that are not fit for human habitation, and cite properties for blight. Condemnations and blight cases are referred to the City's Law Department, which initiates actions against property owners seeking court orders for owners to repair or demolish distressed and blighted buildings.

In June 2011, Springfield experienced a tornado which damaged hundreds of housing units in the City. The City was concerned about absentee landlords taking insurance funds and abandoning properties without making repairs. In order to prevent this, the City initiated Court actions, seeking court orders to require property owners to make repairs or undertake demolition.

- *Receivership*

Where there is no responsible owner to take action regarding a vacant or abandoned property but the property is one where the property is not in distressed

condition, the City's Law Department seeks court appointment of a receiver to make necessary repairs to the property. The state's receivership law allows the receiver to repair and lien the property, and the lien takes priority over all other liens, allowing foreclosure of the lien to convey ownership of the property. In FY 11-12, the City filed motions for receivers in 71 cases, and the court appointed receivers in 38 cases. In the majority of the cases where a motion for receiver was filed but a receiver was not appointed, the outcome was that the filing of the motion prompted the owner to take responsibility for the property and make repairs.

In some cases, receivers have been unwilling to take on receivership of vacant properties due to a lack of capital to make needed repairs. In order to address this barrier, the City worked with the Springfield Redevelopment Authority to set up a revolving loan fund for receivers; the loan fund has been capitalized with City of Springfield CDBG funds. The SRA loaned funds to two receivers in FY11-12.

- *Acquisition and disposition*

When properties are abandoned, owners stop paying property taxes. The City places tax liens on the properties, and then forecloses these liens, becoming owner of the property. The City uses an auction process to return these properties to active and responsible use. The City requires that owners purchasing at auction use the homes for owner-occupancy.

- *Demolition Program*

The City undertakes demolition of distressed properties that are beyond repair or create dangerous conditions in neighborhoods. The City's demolition program is funded annually with CDBG funds, and the City also allocates bond funding for this purpose. In FY2011-2012, the City demolished 15 structures, a number that was lower than average because a great deal of emergency demolition was carried out one month prior to the beginning of the fiscal year following a tornado, and the beginning of the FY2011-2012 year was dedicated to tornado clean-up. In the previous fiscal year, the City demolished 55 structures.

**4. Work with local lending institutions to do outreach to minority communities to address issues of predatory lending and repair scams.**

The City has found that tightening credit has made it very difficult for many homeowners to obtain loans from local institutions. As a result, the City has focused on other strategies to address issues of predatory lending and repair scams.



- *Support for Home Repair and Rehabilitation*

The City has initiated and expanded City-operated programs which provide assistance to homeowners in need of repairs. The City operates an Emergency Homeowner Repair Program, funded with CDBG funds, which is marketed primarily in the Old Hill, Six Corners, South End, Memorial Square and Brightwood neighborhoods.

Similarly, the City has worked with other entities to provide funds for home repair and rehabilitation. In connection with the State Street Revitalization initiative, MassMutual has made funds available for homeowner rehabilitation. The City applied successfully to the Massachusetts' Attorney General's Office on behalf of Springfield Neighborhood Housing Services for funds for homeowner rehabilitation in the Old Hill neighborhood.

- *Education*

Following the June 2011 tornado, the City created a manual for property owners impacted by the tornado that compiled information about working with FEMA, various grant and low-cost loan funding sources available for repair and rebuilding post-tornado, as well as cautions and guidance for working with home rebuilding contractors. The manual was widely distributed to impacted homeowners, especially those in the low-income neighborhoods of Six Corners, Old Hill and the South End.

- *Foreclosure Prevention*

The City is a member of the Western Massachusetts Foreclosure Prevention Center, operated in Springfield by HAP Housing, and has coordinated with HAP on marketing services (including legal services) to assist homeowners facing foreclosure.

- *Additional Activity in Response to High Rates of Subprime Lending*

Research undertaken by the Pioneer Valley Planning Commission (PVPC) identified core urban neighborhoods as having high rates of subprime lending. These are neighborhoods with low rates of homeownership, but many 1- and 2-family homes. Through analysis of foreclosure data, code enforcement, legal action, and tax-taking cases, the City identified these neighborhoods as having

high rates of abandonment and blight.

By looking at actual property transactions, we identified patterns of irresponsible property transactions, including property flipping and artificial inflation of property values through multiple transfers among associated individuals and businesses. The end result was the sale of a home for inflated property value, financed by subprime loans, to out-of-town investors. The actors involved with these properties were also associated with several properties that burned under circumstances that indicated arson.

The City compiled this data and provided it to the U.S. Attorney for investigation into these practices.

**5. Work with surrounding communities to identify and overcome barriers to the regional racial imbalance.**

Springfield is a partner in the Knowledge Corridor Consortium, a bi-state initiative that has received HUD Sustainable Communities planning funds. The City is actively engaged with the Pioneer Valley Planning Commission's work to create a regional housing plan and in undertaking a regional Fair Housing and Equity Assessment. The plan and assessment are expected to be completed in 2013.

In 2013, PVPC will update Springfield's AI and will incorporate data and strategies related to the regional racial imbalance.

**6. Continue to offer services, particularly first-time homebuyer education and counseling, fair housing education and credit counseling, in languages other than English (primarily Spanish) and target these programs to minorities.**

The City provides homebuyer education classes in English and Spanish. The class includes components addressing fair housing component and predatory lending.

The City's homeownership development partner, HAP Housing, runs an ongoing Homebuyers' Club, which provides ongoing coaching, counseling, workshops and support about the homebuying process, improving credit, financial planning, and the advantages of homeownership to first-time homebuyers. Homebuyer's Club events and counseling are offered in English and Spanish. Springfield Partners for Community Action provides financial literacy workshops, credit counseling, housing counseling, and Individual Development Accounts (IDAs), which can assist people in saving for homeownership.

Springfield is a funding partner for Springfield Neighborhood Housing Services, a community-based housing development organization which provides homebuyer counseling, foreclosure counseling, and financial fitness workshops, targeted to the City's historically African-American neighborhoods.

The City provides funding to the Massachusetts Fair Housing Center, which accepts housing discrimination complaints and provides free legal assistance to people who have been victims of discrimination.

Springfield's Office of Housing provides fair housing materials to the public, in English and Spanish, and displays fair housing posters to inform residents of their fair housing rights.

**7. Provide financing and other incentives for property owners to upgrade housing, address lead-based paint hazards and make reasonable accommodations for residents with disabilities.**

The City has provided substantial funding for rehabilitation of aged rental stock and preservation of affordable rental housing. In FY2011-2012, the City funded City View Commons II, which was the final phase of a three-year redevelopment of multiple four-story walk-ups in a single neighborhood brought under control of a single entity and substantially rehabilitated. The first phase of this project won a HUD Doorknocker Award. The full project has improved housing and quality of life for hundreds of low-income residents. Police have reported that the impact of this full project has been dramatic reduction of crime in the neighborhood where these rental rehabilitation projects are clustered.

Also in FY2011-2012, the City funded the redevelopment of Cumberland Homes, a 76-unit subsidized housing complex, thereby preserving and upgrading these affordable units.

Going forward, the City has committed funding to the following redevelopment and/or preservation projects: Borinquen, in the North End; Cross Town Corners, four separate buildings in the South End, Six Corners and Old Hill; and Concord Heights, which is the first of three phases of a 296-unit rehabilitation project in the South End.

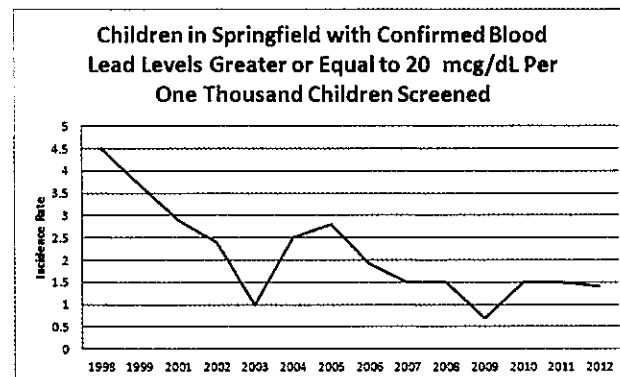
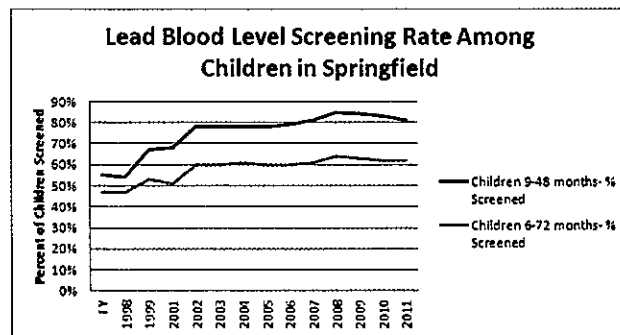
When rehabilitation projects are completed, a portion of the units in each project is made into accessible units for persons with disabilities.

All rental rehabilitation funded by the City results in lead-safe housing.

The state of Massachusetts funds removal or control of lead-based paint hazards and home modifications for persons with disabilities. These programs are operated in Springfield by HAP Housing. The City's Office of Housing assists in marketing and refers city residents to these programs. City programs that provide funding for homeowners for these purposes are described in the answer to number 4, above, under *Support for Home Repair and Rehabilitation*.

In 2011 and 2012, the City partnered with the Massachusetts Department of Housing and Community Development to apply for HUD funds to be used to mitigate lead paint hazards. These applications were unsuccessful. The City continues to market state-financed lead mitigation programs, and will continue to seek HUD funds for this purpose. In 2013, the City plans to use an intern to gather and analyze more data related to the City's current status and need regarding lead-safe housing.

The City does have data indicating that percent of children screened for elevated lead levels has increased since 1998, and the incidence rate of children with confirmed blood lead levels greater or equal to 20 mcg/dL has decreased over the same period, which is one indication that the number of lead hazards in the City is decreasing. This data is illustrated by the graphs below.



**8. Work with City Departments and the SHA to ensure fair housing practices are in place.**

The City's Office of Housing requires all subrecipients to comply with fair housing obligations, and monitors compliance as part of regular grant monitoring.

The Springfield Housing Authority's Admissions and Continued Occupancy Policy (ACOP) includes SHA's commitment to fair housing and nondiscrimination, and contains policies to carry out these commitments, including policies regarding Limited English Proficiency and reasonable accommodations for persons with disabilities.

**9. Implement a coordinated system for monitoring and investigating fair housing complaints submitted to HUD, MCAD and MFHC.**

The City's Office of Housing coordinates with the City Solicitor regarding fair housing complaints. In 2012, one complaint was filed with HUD against the City, and HUD made a determination of no reasonable cause in that case. The City obtains reports from the Springfield Housing Authority regarding reports filed against SHA.

The City attends meetings and conferences where trends in fair housing complaints are discussed, and the City routinely refers people alleging housing discrimination to HUD, MCAD and MFHC. The City has participated in PVPC's fair housing and equity analysis.

***Section 2***

***Bringing Opportunity to Households in Lower-Income Neighborhoods***

- **Choice Neighborhoods Planning Grant**  
The City of Springfield, in partnership with the Springfield Housing Authority (SHA), applied for and was granted a Choice Neighborhoods Planning Grant for the City's South End neighborhood in January 2013. Funds from this grant are enabling the City and SHA to plan for demolition of distressed public housing in one of the City's most low-income neighborhoods, the South End, and replacement of these units in a mixed-income environment. The planning process includes work to bring substantial neighborhood and supportive services improvements to the South End and its residents.
- **Section 3 Coordination and Implementation Grant**  
The City of Springfield applied for and was awarded a competitive Section 3 Coordination and Implementation Grant. The City partnered on this grant with the Springfield Housing Authority and the Regional Employment Board of

Hampden County. This grant provides funds to support a staff person whose role is to improve rates of local low-income persons who are employed on projects funded with HUD assistance.

- North End C3 Initiative and Byrne Grant

The City has been proactive in addressing crime in urban core neighborhoods. Over the last several years, the Springfield Police Department has partnered with the Massachusetts State Police and community organizations and residents in implementing the Counter Criminal Continuum (C3) policing model in the North End neighborhoods of Brightwood and Memorial Square. The C3 model is a type of community policing that has been enhanced by lessons learned from Department of Defense strategies used in Iraq and Afghanistan, and has had a measurable impact in reducing drug and gang-related crime in the North End since 2010.

In 2012, the City applied for funding from the Department of Justice to expand this initiative to the South End neighborhood. Although this initial application was unsuccessful, the City will apply again in 2013, and continues to look for opportunities to expand this successful intervention into other core City neighborhoods.

### *Response to Homelessness and Housing for Special Needs Populations*

Since 2007, Springfield has been a leader in converting its homeless assistance program into a Housing First model, in which the highest priority is given to ensuring that people experiencing a housing crisis are offered the housing and services needed to enable them to obtain and maintain stable housing. A core of this strategy is creation of permanent supportive housing units, which provide people with disabilities housing and supportive services in a single package. Since 2007, the City and its funding partners have created over 250 units of permanent supportive housing for chronically homeless people, all of whom have disabilities which have previously interfered with the ability to maintain stable housing. The vast majority of these units have been created as scattered site units.

The City has had a leadership role in encouraging this housing-focused response to homelessness throughout the region. The City was a founding member of the Western Massachusetts network to End Homelessness, which educates and advocates for a housing first response to homelessness in all cities and towns in western Massachusetts.

**Springfield MA Neighborhoods, percentage by race and ethnicity, 1970-2011**

Neighborhood	White					Black					Asian					Hispanic				
	1970	1980	1990	2000	2007-2011 ACS	1970	1980	1990	2000	2007-2011 ACS	1970	1980	1990	2000	2007-2011 ACS	1970	1980	1990	2000	2007-2011 ACS
Indian Orchard	98%	92%	86%	71%	66%	2%	6%	8%	12%	15%	n/a	0%	1%	1%	3%	1%	3%	10%	22%	35%
East Springfield	98%	98%	93%	75%	47%	1%	1%	4%	10%	8%	n/a	0%	1%	1%	2%	0%	1%	5%	20%	28%
Liberty Heights	99%	88%	80%	66%	53%	1%	3%	6%	9%	13%	n/a	0%	1%	1%	1%	3%	12%	21%	30%	57%
Memorial Square	93%	39%	36%	26%	35%	6%	4%	7%	4%	10%	n/a	0%	1%	1%	2%	29%	68%	82%	83%	86%
Brightwood	75%	29%	28%	32%	27%	24%	16%	12%	9%	13%	n/a	0%	0%	0%	0%	30%	63%	40%	87%	83%
Metro Center	95%	76%	56%	40%	45%	4%	14%	21%	19%	23%	n/a	1%	1%	1%	1%	4%	14%	30%	52%	53%
Bay	41%	26%	27%	24%	28%	58%	67%	59%	55%	46%	n/a	1%	1%	1%	1%	1%	9%	18%	27%	33%
McKnight	43%	13%	18%	19%	12%	57%	84%	70%	62%	55%	n/a	0%	0%	1%	1%	1%	6%	18%	27%	39%
Pine Point	83%	79%	64%	49%	44%	7%	22%	29%	34%	37%	n/a	0%	1%	2%	2%	1%	3%	9%	20%	32%
Boston Road	96%	91%	84%	68%	58%	4%	7%	13%	18%	24%	n/a	0%	1%	2%	3%	1%	2%	5%	16%	25%
Sixteen Acres	95%	88%	84%	76%	71%	4%	10%	13%	16%	18%	n/a	1%	1%	1%	2%	1%	1%	3%	8%	16%
Upper Hill	61%	39%	34%	30%	33%	38%	58%	61%	56%	47%	n/a	0%	1%	2%	0%	2%	3%	9%	13%	21%
Old Hill	29%	15%	13%	17%	19%	71%	74%	65%	55%	47%	n/a	0%	1%	1%	0%	2%	14%	25%	38%	40%
Six Corners	78%	61%	48%	33%	40%	21%	27%	30%	28%	26%	n/a	0%	1%	1%	0%	5%	16%	32%	48%	57%
South End	95%	79%	53%	34%	38%	4%	11%	21%	14%	15%	n/a	0%	1%	0%	1%	1%	17%	36%	62%	63%
Forest Park	99%	97%	88%	59%	50%	0%	1%	5%	15%	17%	n/a	0%	2%	6%	6%	0%	2%	8%	23%	36%
East Forest Park	99%	98%	97%	88%	84%	1%	1%	2%	6%	9%	n/a	0%	1%	2%	4%	1%	0%	1%	5%	8%
Springfield	87%	76%	69%	56%	52%	13%	16%	19%	21%	22%	n/a	0%	1%	2%	2%	3%	9%	17%	27%	37%
Hampden County	94%	89%	85%	79%	78%	5%	6%	8%	8%	9%	n/a	0%	1%	1%	2%	2%	5%	10%	15%	20%
Springfield MSA	95%	91%	86%	82%	82%	5%	5%	7%	7%	6%	n/a	0%	1%	2%	2%	2%	4%	9%	13%	15%